

In re:  
Alfredo A. Dominguez  
Debtor(s)

Case No. 14-19811-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 09, 2020

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:

Recip ID	Recipient Name and Address
db	+ Alfredo A. Dominguez, 347 N. 2nd St., Rear, Allentown, PA 18102-3537
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13487372	+ Allentown School District and Public Asset Managem, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
13519679	Berkheimer Assoc., Agent for Allentown City, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072
13459385	+ City of Allentown, c/o Northeast Revenue Service, LLC, 15 Public Square, Suite 202, Wilkes-Barre, PA 18701-1703
13440507	+ Express Working Capital LLC, 545 E. John Carpenter Freeway, Ste. 670, Irving, TX 75062-8169
13777773	+ Law Office of Kevin K. Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14440439	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
13456906	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13464539	+ Susquehanna Bank, 9 North High Street, MC 232, West Chester, PA 19380-3002

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 10 2020 02:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13510185	EDI: BECKLEE.COM	Oct 10 2020 05:18:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13440502	Email/Text: coabankruptcy@allentownpa.gov	Oct 10 2020 02:13:00	City Of Allentown, 435 Hamilton St, Room #215, Allentown, PA 18101
13448591	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 10 2020 02:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13494017	+ EDI: BANKAMER.COM	Oct 10 2020 05:18:00	The Bank of New York Mellon, Et al., Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13516349	*	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2020 at the address(es) listed below:**

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@rascrane.com
DALE R. WILES	on behalf of Defendant City Of Allentown Dale.Wiles@allentownpa.gov
FRANCES A. FRUHWIRTH	on behalf of Defendant City Of Allentown Frances.Fruhwirth@allentownpa.gov
JAMES RANDOLPH WOOD	on behalf of Creditor Allentown School District and Public Asset Management Inc. assignee of the Allentown School District jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JOSHUA I. GOLDMAN	on behalf of Creditor Green Tree Servicing LLC Josh.Goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
KEVIN K. KERCHER	on behalf of Plaintiff Alfredo A. Dominguez kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Debtor Alfredo A. Dominguez kevinkk@kercherlaw.com kevin@kercherlaw.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
MATTHEW GREGORY BRUSHWOOD	on behalf of Creditor The Bank Of New York Mellon Et al. mbrushwood@barley.com jrachor@barley.com;cbrelje@barley.com;tshober@barley.com
PETER J. ASHCROFT	on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
PHILLIP D. BERGER	on behalf of Creditor Susquehanna Bank berger@bergerlawpc.com kaufmann@bergerlawpc.com
PHILLIP D. BERGER	on behalf of Creditor BB&T Bank successor by merger to Susquehanna Bank berger@bergerlawpc.com, kaufmann@bergerlawpc.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor Green Tree Servicing LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM HRONIS	on behalf of Mediator William Hronis william.hronis@gmail.com hronis@rcn.com

TOTAL: 16

**Information to identify the case:**

Debtor 1 Alfredo A. Dominguez  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **14-19811-pmm**

Social Security number or ITIN **xxx-xx-9343**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfredo A. Dominguez

10/8/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**